

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF
INDIANA, FORT WAYNE DIVISION

Elizabeth D. Costin v. Commissioner of Social Security, sued as
Frank Bisignano

Costin · No. 1:25-cv-00023-ALT · Decided December 3, 2025

SUMMARY

The United States District Court for the Northern District of Indiana reviewed Elizabeth D. Costin’s challenge to the Commissioner of Social Security’s denial of Disability Insurance Benefits. The court held that the administrative law judge properly accounted for Costin’s moderate limitations in concentration, persistence, or pace, adequately explained the residual functional capacity determination, and was not required to order a consultative mental evaluation. The court affirmed the Commissioner’s decision and directed entry of judgment for the Commissioner.

CASE DETAILS

COURT	United States District Court for the Northern District of Indiana, Fort Wayne Division
WRITING FOR THE COURT	Andrew L. Teel
JURISDICTION	United States District Court for the Northern District of Indiana, Fort Wayne Division
DECIDED	December 3, 2025
DOCKET	1:25-cv-00023-ALT
DISPOSITION	affirmed
PROCEDURAL POSTURE	Judicial review under 42 U.S.C. § 405(g) of the Commissioner's final decision denying Disability Insurance Benefits.
STANDARD OF REVIEW	The court reviews the Commissioner's factual findings for substantial evidence and reverses only if the decision is unsupported by substantial evidence or rests on an erroneous legal standard. The court reviews the entire administrative record but does not reweigh evidence, resolve conflicts, determine credibility, or substitute its judgment for the Commissioner's.
PRECEDENTIAL VALUE	Unpublished district court opinion; persuasive value only

PARTIES

Elizabeth D. Costin v. Commissioner of Social Security, sued as Frank Bisignano

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QUESTIONS PRESENTED

1. Whether the ALJ adequately accounted for Costin's moderate limitation in concentration, persistence, or pace in the RFC.
2. Whether the ALJ built a logical bridge from the evidence to the mental RFC, including by evaluating contrary evidence, adaptation and self-management, and social limitations.
3. Whether the ALJ sufficiently explained the persuasiveness of the mental medical opinions under 20 C.F.R. § 404.1520c.
4. Whether the ALJ was required to obtain a consultative mental evaluation to develop the record.

HOLDINGS

1. The ALJ adequately accounted for Costin's moderate limitation in concentration, persistence, or pace by limiting her to carrying out simple instructions and explaining how that restriction addressed her anxiety, abnormal attention and concentration, and potential panic-related stressors.
2. The ALJ built a logical bridge from the evidence to the mental RFC and did not improperly cherry-pick the record, make independent medical findings, or omit necessary social restrictions.
3. The ALJ sufficiently explained the persuasiveness of the two mental medical opinions of record under 20 C.F.R. § 404.1520c.
4. The ALJ was not required to obtain a consultative mental evaluation because the existing record was sufficient to determine Costin's RFC.

KEY QUOTATIONS

“The evidence does not suggest that attention or concentration deficits would continuously render the claimant excessively off-task.” (AR 35-36)

“When limited to simple light work with postural and environmental restrictions, stressors that could aggravate the claimant’s symptoms are minimized, and she can perform work on a sustained basis.” (AR 35-36)

“The individual can carry out simple instructions.” (AR 34)

FACTUAL BACKGROUND

Costin alleged disability based on numerous physical and mental conditions, including fibromyalgia, chronic pain, migraines, anxiety, depression, PTSD, ADHD, and bipolar disorder. The ALJ found severe physical impairments and generalized anxiety disorder, but assessed only a moderate limitation in concentration, persistence, or pace and included a restriction to carrying out simple instructions in the RFC. Although Costin could not perform her past relevant work, the ALJ found that she could perform several light, unskilled jobs existing in significant numbers in the national economy.

PROCEDURAL HISTORY

Costin applied for Disability Insurance Benefits, alleging disability beginning March 15, 2022. The claim was denied initially and on reconsideration; after a hearing, an administrative law judge issued an unfavorable decision on November 15, 2023. The Appeals Council denied review on November 19, 2024, making the ALJ's decision the Commissioner's final decision. Costin filed this action on January 22, 2025, challenging the mental limitations incorporated into the residual functional capacity assessment.

DISPOSITION

affirmed

CASES CITED

- La'Toya R. v. Bisignano, No. 1:24-cv-01564-JMS-TAB, 2025 WL 1413807, at *n.2 (S.D. Ind. May 15, 2025)
- Schmidt v. Barnhart, 395 F.3d 737, 744 (7th Cir. 2005)
- Clifford v. Apfel, 227 F.3d 863, 869 (7th Cir. 2000)
- Jens v. Barnhart, 347 F.3d 209, 212 (7th Cir. 2003)
- Books v. Chater, 91 F.3d 972, 978 (7th Cir. 1996)
- Pufahl v. Bisignano, 142 F.4th 446, 452-53 (7th Cir. 2025)
- Sevec v. Kijakazi, 59 F.4th 293, 298 (7th Cir. 2023)
- Fetting v. Kijakazi, 62 F.4th 332, 336 (7th Cir. 2023)
- Johnson v. O'Malley, No. 4:23-CV-39-GSL, 2024 WL 1327338, at *6 (N.D. Ind. Mar. 27, 2024)
- Urbanek v. Saul, 796 F. App'x 910, 914 (7th Cir. 2019)
- Moy v. Bisignano, 142 F.4th 546 (7th Cir. 2025)
- Pytlewski v. Saul, 791 F. App'x 611, 616 (7th Cir. 2019)
- Warnell v. O'Malley, 97 F.4th 1050, 1053 (7th Cir. 2024)
- Golembiewski v. Barnhart, 322 F.3d 912, 917 (7th Cir. 2003)
- John B. v. Saul, No. 2:18-cv-00223-JVB-JEM, 2019 WL 4233744, at *2 (N.D. Ind. Sept. 5, 2019)
- Blakes ex rel. Wolfe v. Barnhart, 331 F.3d 565, 570 (7th Cir. 2003)
- Scheck v. Barnhart, 357 F.3d 697, 702 (7th Cir. 2004)
- Jozefyk v. Berryhill, 923 F.3d 492, 497-98 (7th Cir. 2019)
- Willis v. Acting Commissioner of Social Security, No. 3:21-CV178 JD, 2022 WL 2384031, at *3 (N.D. Ind. June 30, 2022)

- Carroll v. Barnhart, 291 F. Supp. 2d 783, 795 (N.D. Ill. 2003)
- Hofer v. Astrue, 588 F. Supp. 2d 952, 963 (W.D. Wis. 2008)
- Gedatus v. Saul, 994 F.3d 893, 903 (7th Cir. 2021)

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